



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended June 30, 2013, as well as the prior nine quarterly reporting periods and the years ended December 31, 2012 and 2011, for the payment programs of MasterCard International Incorporated and MasterCard Europe sprl (collectively, "MasterCard"), the principal operating subsidiaries of MasterCard Incorporated.

1. Branded Volume and Transactions

The tables below set forth the gross dollar volume ("GDV"), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts and cards on a regional basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

All MasterCard Credit, Charge and Debit Programs	For the 3 Months ended June 30, 2013										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$279	18.8%	21.0%	\$184	18.7%	1,982	\$94	25.7%	747	373	402
Canada	34	6.1%	7.5%	31	7.9%	354	3	3.2%	6	44	53
Europe	301	14.3%	13.9%	206	11.3%	3,038	95	19.8%	564	280	296
Latin America	<u>84</u>	17.0%	16.6%	<u>49</u>	19.5%	<u>1,079</u>	<u>34</u>	12.7%	<u>193</u>	<u>116</u>	<u>136</u>
Worldwide less United States	697	15.9%	16.6%	471	14.7%	6,453	226	20.8%	1,509	813	887
United States	<u>310</u>	6.5%	6.5%	<u>263</u>	6.7%	<u>4,726</u>	<u>48</u>	5.1%	<u>317</u>	<u>288</u>	<u>325</u>
Worldwide	1,007	12.8%	13.3%	734	11.7%	11,179	274	17.7%	1,826	1,101	1,211
MasterCard Credit and Charge Programs											
Worldwide less United States	421	11.8%	13.4%	370	13.6%	4,425	51	11.7%	209	487	551
United States	<u>147</u>	3.3%	3.3%	<u>141</u>	4.0%	<u>1,592</u>	<u>6</u>	-8.5%	<u>6</u>	<u>147</u>	<u>180</u>
Worldwide	568	9.5%	10.6%	511	10.8%	6,017	57	9.0%	216	634	732
MasterCard Debit Programs											
Worldwide less United States	276	22.8%	21.8%	101	18.8%	2,029	176	23.7%	1,300	326	336
United States	<u>163</u>	9.5%	9.5%	<u>122</u>	10.1%	<u>3,133</u>	<u>41</u>	7.6%	<u>310</u>	<u>141</u>	<u>144</u>
Worldwide	440	17.5%	16.9%	223	13.9%	5,162	217	20.3%	1,610	467	480

APMEA = Asia Pacific / Middle East / Africa

All MasterCard Credit, Charge and Debit Programs	For the 3 Months ended March 31, 2013										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$268	19.9%	21.9%	\$178	19.2%	1,830	\$90	27.8%	698	359	388
Canada	30	2.8%	3.4%	27	3.8%	305	3	-0.2%	6	43	52
Europe	275	13.3%	13.0%	191	10.3%	2,727	84	19.8%	493	269	285
Latin America	<u>80</u>	10.6%	14.8%	<u>48</u>	17.8%	<u>1,017</u>	<u>32</u>	10.6%	<u>181</u>	<u>114</u>	<u>134</u>
Worldwide less United States	652	15.0%	16.2%	443	14.0%	5,879	209	21.2%	1,378	785	858
United States	<u>294</u>	3.7%	3.7%	<u>246</u>	4.6%	<u>4,364</u>	<u>48</u>	-0.3%	<u>302</u>	<u>284</u>	<u>322</u>
Worldwide	946	11.3%	12.0%	689	10.5%	10,243	257	16.5%	1,680	1,069	1,180
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.0%	12.7%	350	13.0%	4,079	48	10.9%	192	481	544
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,440</u>	<u>6</u>	-13.7%	<u>6</u>	<u>143</u>	<u>178</u>
Worldwide	532	8.5%	9.7%	477	9.9%	5,519	54	7.3%	198	624	722
MasterCard Debit Programs											
Worldwide less United States	254	21.9%	22.2%	93	18.1%	1,800	161	24.6%	1,187	304	314
United States	<u>160</u>	5.7%	5.7%	<u>119</u>	7.0%	<u>2,924</u>	<u>41</u>	2.1%	<u>296</u>	<u>141</u>	<u>144</u>
Worldwide	414	15.1%	15.2%	212	11.6%	4,724	203	19.3%	1,483	444	458

For the 3 Months ended December 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$272	23.4%	22.9%	\$183	19.5%	1,872	\$89	30.3%	674	342	370
Canada	34	11.1%	7.5%	32	7.8%	349	3	4.5%	6	42	51
Europe	295	14.8%	16.4%	206	13.1%	2,879	89	24.6%	514	259	275
Latin America	<u>85</u>	14.0%	16.5%	<u>50</u>	19.6%	<u>1,059</u>	<u>34</u>	12.3%	<u>192</u>	<u>114</u>	<u>133</u>
Worldwide less United States	686	17.8%	18.4%	471	15.8%	6,159	216	24.4%	1,386	757	829
United States	<u>301</u>	6.8%	6.8%	<u>256</u>	7.2%	<u>4,569</u>	<u>45</u>	4.9%	<u>297</u>	<u>276</u>	<u>314</u>
Worldwide	988	14.2%	14.6%	727	12.6%	10,728	261	20.5%	1,683	1,033	1,143
MasterCard Credit and Charge Programs											
Worldwide less United States	422	14.5%	15.0%	372	15.0%	4,315	50	14.4%	199	477	539
United States	<u>147</u>	2.5%	2.5%	<u>140</u>	4.1%	<u>1,633</u>	<u>7</u>	-21.9%	<u>7</u>	<u>145</u>	<u>178</u>
Worldwide	568	11.2%	11.5%	512	11.8%	5,948	57	8.2%	206	621	717
MasterCard Debit Programs											
Worldwide less United States	264	23.3%	24.3%	99	18.9%	1,844	166	27.7%	1,187	280	290
United States	<u>155</u>	11.3%	11.3%	<u>116</u>	11.1%	<u>2,936</u>	<u>39</u>	11.8%	<u>291</u>	<u>132</u>	<u>135</u>
Worldwide	419	18.6%	19.2%	215	14.6%	4,780	204	24.4%	1,477	412	425

For the 3 Months ended September 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$251	18.2%	21.5%	\$170	19.4%	1,760	\$82	26.0%	617	330	359
Canada	32	4.0%	5.5%	30	5.9%	331	3	1.8%	6	40	48
Europe	271	4.5%	14.5%	188	10.9%	2,683	82	23.9%	493	248	263
Latin America	<u>74</u>	4.4%	17.0%	<u>44</u>	19.0%	<u>972</u>	<u>30</u>	14.1%	<u>179</u>	<u>110</u>	<u>129</u>
Worldwide less United States	629	9.6%	17.0%	432	14.5%	5,746	197	22.8%	1,296	728	798
United States	<u>290</u>	7.0%	7.0%	<u>244</u>	7.4%	<u>4,404</u>	<u>46</u>	5.0%	<u>307</u>	<u>270</u>	<u>308</u>
Worldwide	919	8.8%	13.6%	676	11.9%	10,149	243	19.0%	1,603	998	1,106
MasterCard Credit and Charge Programs											
Worldwide less United States	391	7.4%	13.4%	344	13.8%	4,068	47	10.3%	192	466	526
United States	<u>142</u>	0.9%	0.9%	<u>134</u>	3.2%	<u>1,576</u>	<u>7</u>	-28.8%	<u>7</u>	<u>143</u>	<u>177</u>
Worldwide	533	5.6%	9.8%	479	10.6%	5,644	54	2.9%	199	609	704
MasterCard Debit Programs											
Worldwide less United States	238	13.3%	23.4%	88	17.4%	1,677	150	27.3%	1,104	262	272
United States	<u>149</u>	13.6%	13.6%	<u>110</u>	13.1%	<u>2,828</u>	<u>39</u>	15.0%	<u>300</u>	<u>126</u>	<u>130</u>
Worldwide	386	13.4%	19.4%	198	15.0%	4,506	189	24.5%	1,404	388	402

For the 3 Months ended June 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$235	19.7%	23.4%	\$158	22.2%	1,669	\$76	26.0%	578	317	344
Canada	32	3.4%	7.9%	29	8.9%	324	3	-1.2%	6	39	47
Europe	263	5.2%	16.5%	184	12.0%	2,574	79	28.3%	476	237	253
Latin America	<u>72</u>	3.6%	19.1%	<u>43</u>	24.3%	<u>936</u>	<u>28</u>	12.2%	<u>179</u>	<u>108</u>	<u>131</u>
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,503	186	24.1%	1,238	701	776
United States	<u>292</u>	9.0%	9.0%	<u>246</u>	8.7%	<u>4,397</u>	<u>45</u>	10.7%	<u>303</u>	<u>266</u>	<u>303</u>
Worldwide	893	9.7%	15.5%	661	13.6%	9,900	232	21.3%	1,541	967	1,079
MasterCard Credit and Charge Programs											
Worldwide less United States	376	8.4%	15.6%	331	16.3%	3,934	45	10.6%	186	456	517
United States	<u>142</u>	3.8%	3.8%	<u>135</u>	5.2%	<u>1,575</u>	<u>7</u>	-17.6%	<u>7</u>	<u>143</u>	<u>176</u>
Worldwide	519	7.1%	12.1%	466	12.9%	5,509	52	5.7%	193	599	693
MasterCard Debit Programs											
Worldwide less United States	225	13.0%	24.8%	84	18.1%	1,569	141	29.2%	1,052	244	258
United States	<u>149</u>	14.5%	14.5%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.2%	<u>296</u>	<u>124</u>	<u>127</u>
Worldwide	374	13.6%	20.5%	195	15.3%	4,390	179	26.7%	1,348	368	385

For the 3 Months ended March 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$223	25.1%	23.6%	\$151	23.4%	1,551	\$72	24.1%	525	307	333
Canada	29	8.5%	10.2%	26	12.2%	290	3	-5.3%	6	39	47
Europe	242	13.4%	18.7%	173	14.6%	2,364	70	30.4%	421	228	244
Latin America	<u>72</u>	16.9%	23.6%	<u>44</u>	29.5%	<u>907</u>	<u>28</u>	15.6%	<u>174</u>	<u>107</u>	<u>130</u>
Worldwide less United States	567	17.9%	20.7%	394	19.2%	5,112	173	24.4%	1,125	680	754
United States	<u>283</u>	14.1%	14.1%	<u>235</u>	13.2%	<u>4,176</u>	<u>48</u>	19.1%	<u>301</u>	<u>275</u>	<u>312</u>
Worldwide	850	16.6%	18.5%	629	16.9%	9,289	221	23.2%	1,425	955	1,066
MasterCard Credit and Charge Programs											
Worldwide less United States	358	16.0%	17.9%	315	18.9%	3,684	43	11.1%	172	451	512
United States	<u>132</u>	7.4%	7.4%	<u>124</u>	8.2%	<u>1,458</u>	<u>7</u>	-4.6%	<u>7</u>	<u>143</u>	<u>176</u>
Worldwide	490	13.6%	14.9%	440	15.7%	5,141	51	8.5%	178	594	688
MasterCard Debit Programs											
Worldwide less United States	208	21.4%	25.9%	79	20.3%	1,428	130	29.5%	953	230	243
United States	<u>152</u>	20.7%	20.7%	<u>111</u>	19.3%	<u>2,719</u>	<u>41</u>	24.7%	<u>294</u>	<u>132</u>	<u>136</u>
Worldwide	360	21.1%	23.7%	190	19.7%	4,147	171	28.3%	1,247	362	378

For the 12 Months ended December 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$981	21.5%	22.8%	\$662	21.0%	6,853	\$319	26.7%	2,394	342	370
Canada	127	6.7%	7.7%	116	8.5%	1,293	11	-0.3%	23	42	51
Europe	1,072	9.3%	16.4%	751	12.6%	10,501	320	26.5%	1,903	259	275
Latin America	<u>303</u>	9.6%	18.9%	<u>181</u>	22.8%	<u>3,874</u>	<u>121</u>	13.5%	<u>723</u>	<u>114</u>	<u>133</u>
Worldwide less United States	2,483	13.7%	18.7%	1,711	16.5%	22,520	772	23.9%	5,044	757	829
United States	<u>1,167</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,546</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>276</u>	<u>314</u>
Worldwide	3,650	12.2%	15.4%	2,693	13.6%	40,066	957	20.9%	6,252	1,033	1,143
MasterCard Credit and Charge Programs											
Worldwide less United States	1,547	11.5%	15.4%	1,362	15.9%	16,001	185	11.6%	748	477	539
United States	<u>562</u>	3.5%	3.5%	<u>534</u>	5.1%	<u>6,241</u>	<u>28</u>	-19.1%	<u>27</u>	<u>145</u>	<u>178</u>
Worldwide	2,110	9.2%	12.0%	1,896	12.6%	22,243	214	6.3%	776	621	717
MasterCard Debit Programs											
Worldwide less United States	936	17.7%	24.6%	349	18.6%	6,519	587	28.4%	4,295	280	290
United States	<u>604</u>	14.9%	14.9%	<u>448</u>	14.1%	<u>11,305</u>	<u>156</u>	17.3%	<u>1,181</u>	<u>132</u>	<u>135</u>
Worldwide	1,540	16.6%	20.6%	797	16.0%	17,824	743	25.9%	5,476	412	425

For the 3 Months ended December 31, 2011

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$220	23.5%	22.4%	\$152	23.3%	1,565	\$69	20.6%	502	295	321
Canada	31	5.5%	6.5%	29	9.3%	316	2	-17.4%	6	41	50
Europe	257	13.7%	16.8%	184	12.6%	2,455	73	29.2%	425	222	238
Latin America	<u>74</u>	12.5%	20.3%	<u>45</u>	24.8%	<u>917</u>	<u>29</u>	14.1%	<u>180</u>	<u>104</u>	<u>128</u>
Worldwide less United States	583	16.6%	18.7%	409	17.4%	5,253	173	22.0%	1,112	663	736
United States	<u>282</u>	12.1%	12.1%	<u>239</u>	11.5%	<u>4,241</u>	<u>43</u>	15.6%	<u>279</u>	<u>274</u>	<u>307</u>
Worldwide	865	15.1%	16.5%	648	15.1%	9,495	217	20.7%	1,391	937	1,043
MasterCard Credit and Charge Programs											
Worldwide less United States	368	13.3%	14.8%	325	16.6%	3,794	43	2.9%	173	446	507
United States	<u>143</u>	6.6%	6.6%	<u>134</u>	6.3%	<u>1,616</u>	<u>9</u>	10.7%	<u>8</u>	<u>146</u>	<u>175</u>
Worldwide	511	11.3%	12.4%	459	13.4%	5,410	52	4.2%	180	592	683
MasterCard Debit Programs											
Worldwide less United States	214	22.6%	26.1%	84	20.4%	1,460	130	30.0%	939	217	229
United States	<u>139</u>	18.4%	18.4%	<u>104</u>	19.0%	<u>2,625</u>	<u>35</u>	16.9%	<u>271</u>	<u>128</u>	<u>131</u>
Worldwide	353	21.0%	23.0%	189	19.6%	4,085	165	27.0%	1,211	344	360

For the 3 Months ended September 30, 2011

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$213	35.5%	25.5%	\$144	27.2%	1,482	\$68	22.2%	476	288	314
Canada	31	14.7%	8.0%	28	10.7%	305	3	-13.8%	6	40	48
Europe	259	25.2%	17.4%	185	13.7%	2,328	74	28.1%	413	213	228
Latin America	71	31.0%	25.0%	43	30.5%	856	28	17.5%	170	102	126
Worldwide less United States	574	28.9%	20.7%	401	19.7%	4,970	173	23.0%	1,064	643	716
United States	271	13.7%	13.7%	227	13.5%	4,043	44	15.1%	276	271	304
Worldwide	845	23.6%	18.3%	629	17.4%	9,013	216	21.3%	1,340	914	1,020
MasterCard Credit and Charge Programs											
Worldwide less United States	364	25.0%	17.3%	319	19.5%	3,623	45	4.3%	174	442	503
United States	140	7.2%	7.2%	130	7.0%	1,556	10	10.3%	8	145	175
Worldwide	504	19.5%	14.4%	449	15.6%	5,179	55	5.3%	182	588	678
MasterCard Debit Programs											
Worldwide less United States	210	36.3%	26.9%	82	20.5%	1,348	128	31.3%	890	200	213
United States	131	21.6%	21.6%	97	23.5%	2,487	34	16.6%	268	126	129
Worldwide	341	30.2%	24.8%	179	22.1%	3,834	161	27.9%	1,158	326	342

For the 3 Months ended June 30, 2011

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$196	36.5%	24.9%	\$132	27.1%	1,394	\$64	20.4%	445	280	306
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.1%	5	39	48
Europe	250	30.9%	17.5%	181	14.2%	2,231	69	27.2%	395	206	221
Latin America	69	34.8%	24.6%	40	28.3%	791	29	19.8%	170	102	126
Worldwide less United States	546	32.3%	20.4%	382	19.5%	4,708	164	22.3%	1,015	628	701
United States	267	9.9%	9.9%	227	11.3%	3,987	41	2.6%	270	268	302
Worldwide	814	24.0%	16.7%	608	16.3%	8,695	205	17.8%	1,285	896	1,003
MasterCard Credit and Charge Programs											
Worldwide less United States	347	27.2%	16.0%	303	18.4%	3,447	44	1.3%	171	441	503
United States	137	5.3%	5.3%	129	6.0%	1,522	9	-4.9%	7	144	173
Worldwide	484	20.1%	12.7%	432	14.4%	4,969	52	0.3%	178	586	677
MasterCard Debit Programs											
Worldwide less United States	199	42.3%	28.9%	79	23.9%	1,261	120	32.4%	844	187	198
United States	130	15.2%	15.2%	98	19.0%	2,465	32	4.8%	263	124	128
Worldwide	329	30.1%	23.1%	177	21.2%	3,726	153	25.4%	1,107	310	326

For the 3 Months ended March 31, 2011

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$179	27.5%	20.2%	\$120	21.5%	1,295	\$59	17.7%	409	271	297
Canada	27	12.4%	6.4%	24	7.2%	257	3	1.1%	5	39	47
Europe	214	15.6%	15.2%	158	12.7%	2,015	56	22.8%	341	200	215
Latin America	62	26.9%	19.9%	36	24.9%	733	26	13.7%	163	98	121
Worldwide less United States	481	21.0%	17.1%	337	16.5%	4,300	144	18.4%	918	608	679
United States	248	5.9%	5.9%	208	7.4%	3,645	40	-1.2%	254	263	295
Worldwide	729	15.4%	13.0%	545	12.9%	7,945	184	13.5%	1,172	870	975
MasterCard Credit and Charge Programs											
Worldwide less United States	309	16.3%	12.0%	269	14.8%	3,164	40	-3.8%	154	433	494
United States	123	4.9%	4.9%	115	4.9%	1,370	8	4.8%	7	142	170
Worldwide	431	12.8%	9.9%	384	11.6%	4,533	47	-2.5%	161	575	664
MasterCard Debit Programs											
Worldwide less United States	172	30.5%	27.4%	67	23.9%	1,136	104	29.9%	764	175	186
United States	126	6.9%	6.9%	93	10.7%	2,275	33	-2.5%	247	121	125
Worldwide	297	19.4%	17.9%	161	15.9%	3,412	137	20.4%	1,011	296	311

For the 12 Months ended December 31, 2011

	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$808	30.5%	23.3%	\$548	24.8%	5,736	\$259	20.3%	1,831	295	321
Canada	119	11.7%	7.3%	108	9.4%	1,171	11	-9.8%	22	41	50
Europe	980	21.1%	16.8%	709	13.3%	9,028	272	27.0%	1,574	222	238
Latin America	<u>276</u>	25.4%	22.5%	<u>164</u>	27.1%	<u>3,297</u>	<u>112</u>	16.3%	<u>683</u>	<u>104</u>	<u>128</u>
Worldwide less United States	2,183	24.4%	19.3%	1,529	18.3%	19,232	655	21.5%	4,109	663	736
United States	<u>1,069</u>	10.4%	10.4%	<u>901</u>	11.0%	<u>15,916</u>	<u>168</u>	7.8%	<u>1,079</u>	<u>274</u>	<u>307</u>
Worldwide	3,252	19.4%	16.2%	2,430	15.5%	35,148	823	18.5%	5,188	937	1,043
MasterCard Credit and Charge Programs											
Worldwide less United States	1,388	20.2%	15.1%	1,216	17.4%	14,027	172	1.2%	672	446	507
United States	<u>543</u>	6.0%	6.0%	<u>508</u>	6.1%	<u>6,064</u>	<u>35</u>	5.1%	<u>30</u>	<u>146</u>	<u>175</u>
Worldwide	1,931	15.9%	12.4%	1,725	13.8%	20,091	207	1.9%	702	592	683
MasterCard Debit Programs											
Worldwide less United States	795	32.4%	27.3%	313	22.0%	5,205	483	30.9%	3,438	217	229
United States	<u>526</u>	15.4%	15.4%	<u>393</u>	18.0%	<u>9,852</u>	<u>133</u>	8.5%	<u>1,049</u>	<u>128</u>	<u>131</u>
Worldwide	1,321	25.1%	22.3%	705	19.7%	15,057	616	25.3%	4,486	344	360

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-ago period.

Footnote

The tables set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, and cards on a regional and global basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus®-branded cards, Mondex® transactions and transactions involving brands other than MasterCard are not included in the preceding tables.

For purposes of the table: GDV represents purchase volume plus cash volume and includes the impact of balance transfers and convenience checks; “purchase volume” means the aggregate dollar amount of purchases made with MasterCard-branded cards for the relevant period; and “cash volume” means the aggregate dollar amount of cash disbursements obtained with MasterCard-branded cards for the relevant period. The number of cards includes virtual cards, which are MasterCard-branded payment accounts that do not generally have physical cards associated with them.

The MasterCard payment product is comprised of credit, charge and debit programs, and data relating to each type of program is included in the tables. Debit programs include MasterCard-branded debit programs where the primary means of cardholder validation at the point of sale is for cardholders either to sign a sales receipt or enter a PIN. The tables include information with respect to transactions involving MasterCard-branded cards that are not processed by MasterCard and transactions for which MasterCard does not earn significant revenues.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which MasterCard volumes are reported. These exchange rates are calculated on a quarterly basis using the average exchange rate for each quarter. MasterCard reports period-over-period rates of change in purchase volume and cash volume on the basis of local currency information, in order to eliminate the impact of changes in the value of foreign currencies against the U.S. dollar in calculating such rates of change.

The data set forth in the GDV, purchase volume, purchase transactions, cash volume and cash transactions columns is provided by MasterCard customers and is subject to verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. The data set forth in the accounts and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

In 2012, certain MasterCard Debit and Credit Programs in the Europe region have changed due to a reclassification of programs. There is no impact at the All MasterCard Programs level. In addition, Purchase Transactions for certain Credit Programs in the Latin America region have been revised due to changes from several customers. MasterCard revenue is not impacted from these changes. Data for the comparable periods in 2012, 2011 and 2010 have been revised to be consistent with these approaches.

Performance information for prior periods can be found in the "Investor Relations" section of MasterCard's website at www.mastercard.com.

2. Processed Transactions

The table below sets forth the total number of transactions processed by MasterCard and growth from the comparable year-ago period.

Period	Processed Trans. (Mil.)	Growth
2013Q2	9,518	11.5%
2013Q1 (2)	8,668	12.3%
2012Q4	9,222	20.1%
2012Q3 (2)	8,679	23.7%
2012Q2	8,537	29.3%
2012Q1 (1)	7,717	29.2%
2011Q4	7,677	23.2%
2011Q3	7,016	20.5%
2011Q2	6,601	17.4%
2011Q1	5,971	11.1%
FY 2012	34,156	25.3%
FY 2011	27,265	18.3%

3. Cross Border Volume

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis and U.S. dollar-converted basis, for all MasterCard-branded programs.

Period	Growth (Local)	Growth (USD)
2013Q2	17.4%	16.9%
2013Q1 (2)	15.9%	15.2%
2012Q4	17.4%	16.5%
2012Q3 (2)	13.6%	6.3%
2012Q2	16.8%	9.1%
2012Q1 (1)	18.4%	15.9%
2011Q4	17.5%	16.8%
2011Q3	19.3%	28.0%
2011Q2	19.3%	31.0%
2011Q1	18.5%	21.3%
FY 2012	16.4%	11.7%
FY 2011	18.7%	24.2%

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year

4. Maestro Cards

The table below sets forth the total number of Maestro Cards and growth from the comparable year-ago period.

Period	Cards (Mil.)	Growth
2013Q2	729	2.0%
2013Q1	727	2.8%
2012Q4	727	3.5%
2012Q3	722	5.5%
2012Q2	715	6.8%
2012Q1	708	8.0%
2011Q4	702	8.6%
2011Q3	684	6.6%
2011Q2	669	4.4%
2011Q1	655	2.9%
FY 2012	727	3.5%
FY 2011	702	8.6%